

BRILLIANT CONCERT
ENTERTAINS BANKERS

Metropolitan Opera Stars Are Heard by Great Audience at City Auditorium.
GLUCK IS GREAT FAVORITE
Scotti, Most Famous Baritone, and Zimbalist, Wonderful Young Russian Violinist, Delight Visitors With Encore After Encore.

Of the many welcome organizations that have assembled in convention in Richmond, none has ever been entertained in so unique and brilliant a fashion as was the American Bankers' Association by the city and its people at the City Auditorium last night. Lunches and dinners to representative bodies are not uncommon, even balls—though not upon the scale of that of Tuesday night—are not unknown, but last night the committee in charge gave the city's visitors a private "Festivity" of a different order.

Last night's concert was unlike most of those held under the auspices of the Wednesday Club, in that there was literally not a vacant seat among the 2,300 which the big hall is supplied, even the stage being filled with guests and hosts, and there was neither chorus nor orchestra. But the artists engaged for the concert were of the class from which have always been drawn, in recent years, those taking part in the one great musical event of Richmond's year.

ALMA GLUCK FIRST IN HEARTS OF AUDIENCE
Indeed, two of them have actually appeared during the music festival, one of them several times, while the third, who had never sung here before, had been longed for by many a hard-working music committee, compelled to consider long and carefully before making up its list of artists.

First, apparently, in the heart of the audience—whether visitors or home people—came Alma Gluck, who, young and charming and lovely, was a real witch. She has only to appear to smile, to bow, and a house, any house, is hers. And that was the case last night; she came upon the stage and the balcony, as well as the pit, rose at her. For her first number she chose the florid "Bel raggio" aria from Rossini's "Semiramide," in which her more technique was exploited, for it contains some of the most beautiful display of the beautiful soprano tone for which Miss Gluck is noted.

But for encore, which the house insisted upon despite her many gracious bows and gay, smiling nods, she sang the Rimsky-Korsakoff's "Chant d'Inde," which, with its weird, subdued quality and unexpected intervals, provided her with occasion to float her rare and delicate voice over the crowded house.

WONDERFUL YOUNG RUSSIAN VIOLINIST
After the soprano had refused to sing again, came Efrem Zimbalist, the wonderful young Russian violinist. Many in the audience remembered his superb performance of John Powell's violin concerto a few years ago; many others have heard him in other cities, and all the rest knew him as one of the great violinists of the world, so he, too, was welcomed with a roar of applause. Like his—like Miss Gluck, he began his performance with a typical "show piece," Mendelssohn's "Pavane," one of the pieces which the Polo evidently wrote to be overcome by virtuosity. And Mr. Zimbalist overcame it, trills, harmonics, double and treble stopped harmonics and all.

PEOPLE'S WILL SUPREME
LAW, SAYS LITTLETON

Former New York Congressman Addresses American Bankers' Association.
UPHOLDS THE CONSTITUTION
Courts Do Not Repeal Laws, He Says, but Attempted Acts in Violation of Constitution, Which Never Were Laws, Are Declared Void.

Life, liberty and the pursuit of happiness are the three fundamental rights of the people which at all times must be observed to insure sound government and a contented citizenship, declared former Congressman Martin W. Littleton of New York City, addressing the American Bankers' Association in convention yesterday at the Jefferson Hotel auditorium. "The Will of the People" was the speaker's topic, and when he had finished, the association expressed its indorsement of the principles set forth in the address by a rising vote. The speech was broken by frequent burst of applause.

Making the point that an organized democracy is necessary for a true expression of the will of the people, the speaker asked what are the best methods to adopt in striving to accomplish the end in view. "How shall we now organize our democracy so that it shall express the will of the people?" he said. He briefly reviewed the period of unrest and struggle through which the States passed before their separate governments were firmly joined into one powerful unit.

CONSTITUTION THE CUMULATIVE WILL OF ALL THE PEOPLE
"There are three fundamental rights to be observed," said Mr. Littleton, "life, liberty and the pursuit of happiness—for, whenever in the history of the world any government has ignored these fundamental rights, revolutions and overturned governments have followed."

COURTS DO NOT REPEAL UNCONSTITUTIONAL ACTS
Answering a question which he said was asked frequently, "By what right do the courts repeal a law," Mr. Littleton answered: "The courts never repealed a law. They merely declared that the legislative acts in question were not laws; that they never were laws, because the people, by previous expression of their will, specifically provided in their Constitutions that there be no such laws. Therefore, in declaring acts unconstitutional, the courts are carrying out the expressed will of the people."

Willis Answers Banker Critics
WASHINGTON, October 14.—Criticism leveled at the Federal reserve act by the American Bankers' Association was resented to-day by Secretary H. Parker Willis, who drafted the reserve bill. He said:

It was charged the act makes it hard for state and savings banks and trust companies to meet their requirements. This is not true. The reserve requirements of the new system are not more onerous than should be prevented from entering it. If legislation now pending in Congress goes into effect, this requirement will even be lighter than that contained in the Federal reserve act itself.

SYMPOSIUM ON FARMING
IS CLOSING FEATURE

Bankers to Hear Report of Agricultural Commission This Morning.
DISTINGUISHED SPEAKERS
Delegates Will Be Entertained Tomorrow With Excursion Down James River to Jamestown Island. Trains for Home Arranged For.

In fitting recognition of the interdependence of the banker and the country's farming interests, the American Bankers' Association will conclude its fortieth annual convention to-day with an agricultural symposium as the central feature of the final day's deliberations. Besides the report of the association's agricultural commission there will be four addresses dealing with agricultural and related subjects.

Program for To-Day
9:30 A. M. Convention called to order by President Arthur Reynolds. Invocation by Right Rev. D. J. O'Connell, Bishop of the Catholic Diocese of Richmond. Report of agricultural commission, H. P. Harris chairman. Address, "Fundamental Problems in Highway Improvement," Logan Waller Page, director of public roads, United States Department of Agriculture.

EDUCATOR TO SPEAK
Edward K. Graham, the recently elected president of the University of North Carolina, will make an address on "Banking and the Larger Citizenship." He is a distinguished son of the Old North State, with a wide reputation as a scholar and student of present-day tendencies.

THE DOCTOR'S ADVICE
by Dr. Lewis Baker
The questions answered below are general in character, the symptoms or diseases are given and the answers will apply in any case of similar nature. Those wishing further advice, free, may address Dr. Lewis Baker, College Hill, College-Ellwood Sts., Dayton, O., enclosing self-addressed stamped envelope for reply. Full name and address must be given, but only initials or fictitious name will be used in my answers. The prescriptions can be filled at any well-stocked drug store. Any druggist can order of wholesaler.

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Will Present State Flag
Before Leaving for the Orange County Fair yesterday, where he is to make an address to-day, Governor Stuart announced his intention to present to Commonwealth Chapter of the Daughters of the Revolution, at Washington, a flag of Virginia to be added to the collection of State color, flying from the battlements of the National headquarters of that patriotic society of women. Flags for the decoration of the headquarters building are accepted from the chief executives of the different States, and only one is given place in the line of honor. The Governor will forward the flag probably within a few days.

Elected Registrar.
Mrs. H. D. Armstrong, organist of St. Mark's Episcopal Church, was elected registrar of the Virginia Chapter of the American Guild of Organists yesterday.

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THE SATURDAY EVENING POST



"Here Fido! Nice Doggie!"

One of Herbert Johnson's Cartoons on the War, Which Will Appear Weekly

Mr. Grex of Monte Carlo

By E. PHILLIPS OPPENHEIM

A novel of international intrigue, leading up to the great war, in which an adventurous young American first falls in love, then into trouble, and becomes a part of events that are making history.

Sherman Said It

By IRVIN S. COBB

A vivid story of the wake of war, written day by day in the ruined villages of Belgium and France through which Mr. Cobb followed the German juggernaut.

Liberty

A Statement of the British Case, by Arnold Bennett, the famous English novelist.

In This Week's Issue

The One Dated October 17th

Murder Will Out

No matter which Emperor wins, the people always lose, and censor or no censor, the real story of the war will be given to them. Week by week THE SATURDAY EVENING POST will tell the vital facts—not the news of battles, not the tawdry glory stuff, but the story of what war does to the man in the ranks—the "cannon fodder"—the man in the streets, the laborer, the little business man and the farmer; the women and children in the home, against whom finally all war is waged. Articles in this great series will appear every week

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SEATTLE WILL PROBABLY BE NEXT MEETING PLACE

James D. Hodge Presents Invitation of West Coast City to Executive Council.

The executive council of the American Bankers' Association in its meeting this afternoon will probably select a city in which to hold the 1915 convention, and the opinion prevails that Seattle will be the choice of the council. James D. Hodge, president of the "Savings and Loan Company," of Seattle, and one of the best known financiers on the Pacific Coast, was boosting the claims of his city to the delegates at the Jefferson Hotel last night.

Mr. Hodge is heartily supported by the entire Washington delegation and by many other Western bankers, and there is every indication that Seattle will be named to-day as the next place of meeting. The many attractive features, unexcelled hotel accommodations, the unsurpassed scenic attractions in and around Seattle, as well as the grandeur of the scenery en route make the prospect for the Western city doubly bright in the contest. Western delegates are assuring the bankers that they will find the "Richmond brand" of Southern hospitality in Seattle, and that numerous points of interest are only a few hours distant from the metropolis of the north Pacific Coast.

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